

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	CASE NO. 18-24582-JAD
ANDREW D RYAN	:	
<i>Debtor</i>	:	
	:	CHAPTER 7
Natalie Lutz Cardiello, Esquire, Trustee	:	
Movant	:	
	:	
v.	:	
	:	
No Respondent	:	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that NATALIE LUTZ CARDIELLO, ESQUIRE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT  
U.S. BANKRUPTCY COURT  
600 GRANT STREET  
PITTSBURGH, PENNSYLVANIA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A telephonic hearing will be held on **May 29, 2020 at 10:00 AM** before the Honorable Jeffery A. Deller. Parties wishing to appear telephonically must register (and pay the regular charge) with CourtCall at (866)-582-6878 no later than twenty-four (24) hours prior to the scheduled hearing. All counsel and parties participating telephonically shall comply with the procedures of telephonic participation set forth in the procedures for Judge Deller's cases, which may be found on the Court's webpage [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov).

Only a limited time of ten (10) minutes is being provided on the calendar. No witnesses will be heard. If there is an issue of fact, an evidentiary hearing will be scheduled by the Court for a later date.

Date of Service: April 30, 2020

/s/Natalie Lutz Cardiello  
Attorney for Movant/Applicant  
107 Huron Drive  
Carnegie, PA 15106  
(412) 276-4043  
Attorney ID #51296

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Andrew D Ryan  
 Quinn Nicole Ryan  
 Debtors

Case No. 18-24582-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2020.

db #+Andrew D Ryan, 1644 Aster Lane, Crescent, PA 15046-3814  
 jdb +Quinn Nicole Ryan, 520 Blue Ridge Drive, Corapolis, PA 15108-5502  
 r +KEVIN SHANER, EXP REALTY, LLC, 1761 GOLDEN MILE HWY, MONROEVILLE, PA 15146-2011  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15040200 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
 14955439 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 14955440 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 14963434 +Bank of America, PO Box 15220, Wilmington, Delaware 19886-5220  
 15036443 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 15052729 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 14955443 +Citicards, Po Box 6241, Sioux Falls, SD 57117-6241  
 14963442 +Dollar Bank Credit Card, PO Box 1700, Pittsburgh, PA 15230-1700  
 14955445 +First Tennessee Bank, 1638 Robert C Jackson Dr, Maryville, TN 37801-3775  
 14963446 +Heritage Valley, PO Box 536366, Pittsburgh, PA 15253-5905  
 15133332 +Montour Place, LLC, 1702 Lincoln Way, White Oak, PA 15131-1716  
 14955446 +Navient, Po Box 3229, Wilmington, DE 19804-0229  
 14955448 +Rocket Loans Marketplace, C/O RocketLoans, 1274 Library St., Detroit, MI 48226-2256  
 14963451 +RocketLoans, 1001 Woodward, Detroit, MI 48226-1904  
 15065835 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14955450 +Wffnb Dual L, 800 Walnut Street, Des Moines, IA 50309-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14955436 +E-mail/Text: aacbankruptcynotice@affiliated.org Apr 29 2020 03:22:40  
 Affiliated Acceptance Corp, Po Box 790001, Sunrise Beach, MO 65079-9001  
 14955437 +E-mail/Text: ally@ebn.phinsolutions.com Apr 29 2020 03:21:49 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14955438 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Apr 29 2020 03:22:00  
 AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145  
 14955444 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 29 2020 03:21:50 Citizens Bank,  
 480 Jefferson Blvd, Warwick, RI 02886  
 14955441 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 29 2020 03:32:24 Capital One,  
 90 Christiana Rd, New Castle, DE 19720-3118  
 15065868 +E-mail/Text: kbarkley@bernsteinlaw.com Apr 29 2020 03:22:48 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14963445 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Apr 29 2020 03:22:00 GM Financial,  
 PO Box 78143, Phoenix, AZ 85062-8143  
 14963444 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Apr 29 2020 03:22:00 GM Financial,  
 PO Bx 78143, Phoenix, AZ 85062-8143  
 14955442 +E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 29 2020 03:34:23 Chase Card Services,  
 Po Box 15298, Wilmington, DE 19850  
 14963439 +E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 29 2020 03:33:18 Chase Slate,  
 PO Box 15123, Wilmington, DE 19850  
 14963449 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 29 2020 03:22:38 Quicken Loan,  
 1050 Woodward Ave., Detroit, Michigan 48226-1906  
 14955447 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 29 2020 03:22:38 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 14963450 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 29 2020 03:22:38 Quicken Loans,  
 1050 Woodward Ave, mortgage in husband name only, Detroit, MI 48226-1906  
 14963452 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Apr 29 2020 03:22:41 Sallie Mae, PO Box 8459,  
 Philadelphia, PA 19101-8459  
 15063905 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Apr 29 2020 03:22:41 Sallie Mae, P.O. Box 3319,  
 Wilmington, DE 19804-4319  
 14955449 +E-mail/PDF: gecsed@recoverycorp.com Apr 29 2020 03:32:21 Synchrony Bank/ JC Penneys,  
 Po Box 965007, Orlando, FL 32896-5007  
 14963454 +E-mail/Text: BankruptcyNotice@upmc.edu Apr 29 2020 03:22:43 UPMC, 2 Hot Metal St.,  
 Pittsburgh, PA 15203-2348  
 15063413 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 29 2020 03:32:34 Verizon,  
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 cr\* +Duquesne Light Company, c/o Bernstein-Barkley, P.C.,  
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 cr\* +Montour Place, LLC, 1702 Lincoln Way, White Oak, PA 15131-1716  
 14963431\* +Affiliated Acceptance Corp, Po Box 790001, Sunrise Beach, MO 65079-9001  
 14963432\* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14963433\* +AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145

District/off: 0315-2

User: dkam  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Apr 28, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14963435\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
14963436\* +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
14963441\* ++CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,  
JOHNSTON RI 02919-1922  
(address filed with court: Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886)  
14963437\* +Capital One, 90 Christiana Rd, New Castle, DE 19720-3118  
14963440\* +Citicards, Po Box 6241, Sioux Falls, SD 57117-6241  
14963443\* +First Tennessee Bank, 1638 Robert C Jackson Dr, Maryville, TN 37801-3775  
14963447\* +Heritage Valley, PO Box 536366, Pittsburgh, PA 15253-5905  
14963438\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Po Box 15298, Wilmington, DE 19850)  
14963448\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
14963453\* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007  
14963455\* +Wffnb Dual L, 800 Walnut Street, Des Moines, IA 50309-3605  
TOTALS: 1, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
John C. Brzustowicz on behalf of Debtor Andrew D Ryan bmmlaw@brzmar.com  
John C. Brzustowicz on behalf of Joint Debtor Quinn Nicole Ryan bmmlaw@brzmar.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,  
ncardiello@ecf.axosfs.com  
Natalie Lutz Cardiello ncardiello@cardiello-law.com, ncardiello@ecf.axosfs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rebecca Solarz on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com  
Weston P Pesillo on behalf of Creditor Montour Place, LLC wpesillo@mcgrailassociates.com  
TOTAL: 10